

Information to identify the case:

Debtor 1	<u>William E Joyner</u>	Social Security number or ITIN	xxx-xx-7524
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-18000-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William E Joyner

10/4/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
William E Joyner
Debtor

Case No. 19-18000-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Oct 04, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 06, 2024:

Recip ID	Recipient Name and Address
db	+ William E Joyner, 104 N. Vermont Avenue, Atlantic City, NJ 08401-5531
aty	+ Angela C. Pattison, Hill Wallack, LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
cr	+ The Bank of New York Mellon FKA The Bank of New Yo, Hill Wallack LLP, 21 Roszel Rd, Princeton, NJ 08543, UNITED STATES 08540-6866
519699116	#+ Morton& Craig, LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125
518286668	+ Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518193489	+ Santander, PO BOX 5477, Trenton, NJ 08638-0477
518212273	Santander Consumer USA, Inc, O.O. Box 961245, Fort Worth TX 76161-1245

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Oct 04 2024 20:27:37	Angela C. Pattison, Hill Wallack, LLP, 21 Roszel Road, PO Box 5226, Princeton, NJ 08543-5226
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 04 2024 20:28:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 04 2024 20:28:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 04 2024 20:28:00	Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
cr	^ MEBN	Oct 04 2024 20:25:45	Specialized Loan Servicing, LLC, P.O. Box 340514, Tampa, FL 33694-0514
518193483	+ EDI: CAPITALONE.COM	Oct 05 2024 00:20:00	Capital One, PO Box 70886, Charlotte, NC 28272-0886
518193484	EDI: CITICORP	Oct 05 2024 00:20:00	DSNB Macy's, Macy's Department Stores, PO Box 8218, Mason, OH 45040
518193485	+ EDI: AMINFOFP.COM	Oct 05 2024 00:20:00	First Premier, 601 S Minnesota Ave, Sioux Falls, SD 57104-4824
518193486	+ EDI: LCIICSYSTEM	Oct 05 2024 00:20:00	I C System Inc., PO Box 64378, Saint Paul, MN 55164-0378
518272146	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 04 2024 20:28:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
518193487	^ MEBN	Oct 04 2024 20:25:46	NCB Management Services INC, PO Box 1099, Langhorne, PA 19047-6099
518193488	EDI: PRA.COM	Oct 05 2024 00:20:00	Portfolio Recovery, 120 Corporate Blvd, Norfolk,

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Oct 04, 2024

Form ID: 3180W

Total Noticed: 26

518307181	EDI: PRA.COM		VA 23502
		Oct 05 2024 00:20:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
518321354	EDI: PRA.COM		
		Oct 05 2024 00:20:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518270542	+ EDI: JEFFERSONCAP.COM		
		Oct 05 2024 00:20:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518207061	+ Email/Text: enotifications@santanderconsumerusa.com		
		Oct 04 2024 20:28:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
518224671	+ EDI: AIS.COM		
		Oct 05 2024 00:20:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518193490	+ Email/Text: dnj@pbslaw.org		
		Oct 04 2024 20:27:00	The Bank of New Jersey, c/o Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
518325203	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Oct 04 2024 20:27:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518303556	+ EDI: AIS.COM		
		Oct 05 2024 00:20:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 4, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Angela Catherine Pattison	on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-1 apattison@hillwallack.com, apattison@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon Not in its individual capacity but solely as Trustee for the Benefit of the Certificateholders of CWABS Inc. Asset-Backed Certificates, Series 2007-1 dcarlon@kmlawgroup.com,

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Oct 04, 2024

Form ID: 3180W

Total Noticed: 26

bkgroup@kmlawgroup.com

Gavin Stewart

on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jeffrey E. Jenkins

on behalf of Debtor William E Joyner mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net

John R. Morton, Jr.

on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com mortoncraige cf@gmail.com

Laura M. Egerman

on behalf of Creditor CitiMortgage Inc. laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Rhondi L. Schwartz

on behalf of Debtor William E Joyner mail@jenkinsclayman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com
mortoncraige cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 11